



THE ULTIMATE PCS SURVIVAL PACKET

YOUR TACTICAL GUIDE TO A SEAMLESS MILITARY
RELOCATION

PREPARED BY

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INTRODUCTION: MISSION FIRST

PCSing is one of the most stressful events in a military family's life. I know because I've lived it. As a former U.S. Army Military Police Officer and DOD Top Secret clearance holder, I built my real estate business on the same principles I learned in the military: precision, communication, and relentless dedication to the mission.

This packet is designed to eliminate the guesswork from your next move. Whether you are buying sight-unseen or boots-on-the-ground, my team at Realvisor Realty and I are here to secure your home front.

How to use this packet: read it once end-to-end, then work it phase by phase. Every phase below points you to the exact tool for that stage: checklists, questionnaires, and guides that live on movingtexas.ai and stay updated between moves.

YOUR NEXT STEP

START YOUR CUSTOM PCS PLAN

Answer 8 quick questions about your orders, duty station, and VA benefits. I build your mission plan from your answers.

movingtexas.ai/pcs-questionnaire

SECTION 1: THE TACTICAL PCS TIMELINE

Don't wait for your hard orders to start planning. Follow this checklist to stay ahead of the chaos.

90-120 DAYS OUT: RECONNAISSANCE

- ✓ Connect with David Torres to discuss your timeline, budget, and housing needs.
- ✓ Get Pre-Approved for your VA Loan (We can connect you with trusted, VA-specialized lenders).
- ✓ Determine your BAH for your new duty station.
- ✓ Decide between buying, renting, or living on base.
- ✓ Start researching neighborhoods and commute times to your new installation.

YOUR NEXT STEP

TRACK IT: THE 120-DAY PCS CHECKLIST

The interactive version of this timeline. Check off every task as you go.

movingtexas.ai/pcs-checklist

60-90 DAYS OUT: TARGET ACQUISITION

- ✓ Receive hard orders.
- ✓ Schedule your household goods (HHG) shipment via move.mil.
- ✓ Begin active home searching. If buying sight-unseen, we will begin conducting high-definition virtual tours for you.
- ✓ Submit offers and negotiate contracts.

- ✓ Schedule home inspections and appraisals.

30-60 DAYS OUT: EXECUTION

- ✓ Clear your current housing/base.
- ✓ Finalize homeowners insurance for the new property.
- ✓ Secure your closing date (We align this with your reporting date).
- ✓ Set up utilities for your new home.

YOUR NEXT STEP

SAN ANTONIO UTILITY SETUP GUIDE

Every provider, phone number, and gotcha. Set up service before closing day.

movingtexas.ai/utility-setup

0-30 DAYS OUT: ARRIVAL

- ✓ Conduct final walk-through (In-person or via video).
- ✓ Sign closing disclosures and finalize the purchase.
- ✓ Receive your keys and your 1% PCS Relocation Rebate!
- ✓ Coordinate the delivery of your household goods.

YOUR NEXT STEP

THE 15-POINT FINAL WALKTHROUGH CHECKLIST

Run it in person or over video before you sign: systems, kitchen, bath, repairs.

movingtexas.ai/final-walkthrough

SECTION 2: VA LOAN MASTERY

Your VA Loan is one of your most powerful benefits. Here is how to maximize it:

ZERO DOWN PAYMENT

Keep your cash in your pocket for moving expenses or emergencies.

NO PMI

Unlike conventional loans, VA loans do not require Private Mortgage Insurance.

COMPETITIVE RATES

VA loans typically offer lower interest rates than conventional loans.

FUNDING FEE EXEMPTION

If you have a service-connected disability rating of 10% or higher, the fee is waived.

SECTION 3: SIGHT-UNSEEN PROTOCOLS

Can't be here in person? No problem. We execute sight-unseen purchases with military precision.

1

HIGH-DEFINITION VIRTUAL TOURS

We don't just show you the pretty parts. We show you the neighborhood, the street, the ceiling, the floors, and point out any potential red flags.

2

BRUTAL HONESTY

If a house smells weird, has foundation issues, or is next to a loud highway, we will tell you. We are your boots on the ground.

3

DIGITAL SIGNATURES

From the initial offer to the final closing documents, everything is handled securely online.

4

TRUSTED INSPECTORS

We coordinate with top-tier, vetted home inspectors to ensure the property is structurally sound and safe for your family.

SECTION 4: THE 1% REBATE

As a thank you for your service, I offer a 1% rebate on the purchase price of your home at closing *(subject to lender approval)*.

HOW IT WORKS:

If you purchase a \$400,000 home with me as your agent, you receive **\$4,000 back at the closing table.**



Buy down your rate



Cover closing costs



Buy new furniture



Keep as emergency fund

SECTION 5: UNDER CONTRACT (THE CLOSING GAUNTLET)

The offer got accepted. Now the clock starts. Here is exactly what happens between "under contract" and "keys in hand" in Texas, and where I run interference for you.

1

THE OPTION PERIOD

In Texas, a small option fee buys you an unrestricted right to terminate for a negotiated number of days. This is your escape hatch. We schedule the inspection immediately so every finding lands inside this window.

2

INSPECTION & REPAIR NEGOTIATION

A vetted inspector works the house top to bottom. We turn the report into a repair request or a price concession, and I tell you straight when an issue is a walk-away.

3

THE VA APPRAISAL

The VA appraiser confirms value and safety, then issues the Notice of Value. If the appraisal comes in low, the Tidewater process lets us submit comparable sales before the value is final, and we have gap strategies ready.

4

UNDERWRITING TO CLEAR-TO-CLOSE

The lender verifies everything. Don't open new credit, move large sums, or change jobs without a heads-up. Quiet finances close on time.

5

THE CLOSING DISCLOSURE

Federal law gives you a minimum of 3 business days to review the final numbers before signing. We compare it line-by-line against the Loan Estimate. That's where your 1% rebate shows up as a credit.

6

CLOSING DAY

Bring a government ID. Sign, fund, and take the keys, in person or fully remote with a mobile notary if you're still en route to Texas.

SECURITY WARNING

Wiring instructions NEVER change by email.

Wire fraud targets homebuyers during closing week. Before wiring anything, call the title company at a phone number you already have, not one from an email, and confirm the instructions verbally. Then call me. A five-minute call protects your life savings.

YOUR NEXT STEP

THE 15-POINT FINAL WALKTHROUGH

Run it before you sign: verify repairs, systems, and everything that conveys.

movingtexas.ai/final-walkthrough

SECTION 6: ARRIVAL OPERATIONS AFTER THE KEYS

Mission's not over at closing. Knock these out in your first weeks on the ground.

SAN ANTONIO UTILITIES QUICK SHEET

CPS ENERGY (ELECTRIC & GAS)

210-353-2222

Set up at least 3-5 days before closing.

SAWS (WATER & SEWER)

210-704-7297

Requires a copy of your closing disclosure/lease.

SPECTRUM (INTERNET & TV)

855-243-8892

Check coverage map for your specific address.

GOOGLE FIBER

866-777-7550

Available in select San Antonio neighborhoods.

CITY OF SAN ANTONIO SOLID WASTE

311 or 210-207-6000

Trash and recycling bin delivery/setup.

FILE YOUR HOMESTEAD EXEMPTION

Texas homeowners can file Form 50-114 (Residence Homestead Exemption) with the county appraisal district after closing. It's free and lowers your property tax bill every year you live in the home. If you have a VA disability rating, additional exemptions stack on top (see the Veteran Homebuyer's Action Plan).

Never pay a third-party service to file this; it's a free form.

YOUR NEXT STEP

CHANGE OF ADDRESS CHECKLIST

USPS, DEERS, driver's license, insurance, subscriptions. The full list.

movingtexas.ai/change-of-address

SECTION 7: YOUR TEAM ON THE GROUND

A PCS purchase runs on a crew, not one person. Here's who does what, and I quarterback all of them so you only ever need to call me.

- ✓ **David Torres (your agent):** strategy, negotiation, virtual tours, and coordination of everyone below. Your single point of contact.
- ✓ **VA-specialized lender:** pre-approval, rate lock, funding-fee handling. A lender who closes VA loans every week, not once a year.
- ✓ **Title & escrow company:** holds your earnest money, clears the title, runs closing day.
- ✓ **Home inspector:** vetted, thorough, and honest. Reports in plain English with photos.



Insurance agent: homeowners policy bound before closing; military-friendly carriers compared.

DAVID TORRES

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Ready to execute? Call or text today.



BOOK A CALL



CALL / TEXT NOW

START YOUR PCS PLAN